

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.:	09/841,756	Group Art Unit:	3626
Applicant(s):	Michael Schoenbaum, et al.	Examiner:	Robert W. Morgan
Filing Date:	April 24, 2001	Docket No.:	6847-127/10100727
Title:	Health Cost Calculator/Flexible Spending Account Calculator	Customer No.:	000167
		Confirmation No.	6868

MAIL STOP: AMENDMENT
Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE "B" TO OFFICE ACTION

Dear Sir:

In response to the Office Action of March 3, 2006, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.